

HOUSE BILL 236

C4, C3

2lr0522

By: **Delegates Stukes, Anderson, Carter, Conaway, Glenn, Harrison, Haynes, Howard, McConkey, A. Miller, Oaks, B. Robinson, Tarrant, Valentino-Smith, and Walker**

Introduced and read first time: January 26, 2012

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Insurance – Maryland Insurance Information Day (MII Day)**

3 FOR the purpose of authorizing insurance carriers and insurance producers to hold
4 insurance coverage symposiums for certain purposes; authorizing the
5 symposiums to be held in certain locations and to include certain information;
6 authorizing insurance carriers and insurance producers to accept applications
7 for insurance at the symposiums; authorizing the public to be made aware of the
8 symposiums through certain mechanisms; requiring the symposiums to be
9 called by a certain name; stating certain findings of the General Assembly; and
10 generally relating to insurance coverage symposiums.

11 BY adding to

12 Article – Insurance

13 Section 1–209

14 Annotated Code of Maryland

15 (2011 Replacement Volume)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article – Insurance**

19 **1–209.**

20 **(A) THE GENERAL ASSEMBLY FINDS THERE IS INADEQUATE CONSUMER**
21 **AWARENESS OF:**

22 **(1) THE NEED FOR INSURANCE; AND**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) WHAT IS COVERED AND NOT COVERED UNDER AN INSURANCE**
2 **POLICY.**

3 **(B) TO IMPROVE CONSUMER AWARENESS, INSURANCE CARRIERS AND**
4 **INSURANCE PRODUCERS MAY HOLD INSURANCE COVERAGE SYMPOSIUMS.**

5 **(C) THE INSURANCE COVERAGE SYMPOSIUMS SHALL:**

6 **(1) PROVIDE INDIVIDUALS WITH AN OPPORTUNITY TO LEARN**
7 **ABOUT:**

8 **(I) DIFFERENT TYPES OF INSURANCE AVAILABLE TO THEM;**
9 **AND**

10 **(II) HOW INSURANCE CAN REDUCE FINANCIAL EXPOSURE**
11 **TO UNPREDICTABLE EVENTS; AND**

12 **(2) PROVIDE AN OPPORTUNITY TO BRING INSURANCE PRODUCTS**
13 **TO NEW MARKETS.**

14 **(D) THE SYMPOSIUMS MAY BE HELD IN LOCATIONS AROUND THE**
15 **STATE, INCLUDING HIGH SCHOOLS, LIBRARIES, AND SENIOR CITIZEN CENTERS**
16 **THAT:**

17 **(1) ARE EASILY ACCESSIBLE BY PUBLIC TRANSPORTATION; AND**

18 **(2) INCLUDE PREVIOUSLY UNDERSERVED MARKETS.**

19 **(E) THE SYMPOSIUMS MAY INCLUDE INFORMATION ABOUT:**

20 **(1) AUTOMOBILE INSURANCE, INCLUDING COVERAGE REQUIRED**
21 **UNDER STATE LAW FOR BODILY INJURY OR DEATH, PERSONAL INJURY**
22 **PROTECTION, PROPERTY DAMAGE, AND UNINSURED MOTORIST PROTECTION;**

23 **(2) HEALTH INSURANCE, INCLUDING:**

24 **(I) TYPES OF POLICIES, SUCH AS PREFERRED PROVIDER**
25 **POLICIES AND HEALTH MAINTENANCE ORGANIZATION POLICIES;**

26 **(II) COST-SHARING REQUIREMENTS, SUCH AS**
27 **DEDUCTIBLES AND COPAYMENTS;**

1 **(III) POLICY-SPECIFIC REQUIREMENTS, SUCH AS THE NEED**
2 **TO OBTAIN REFERRALS FOR CERTAIN TYPES OF HEALTH CARE SERVICES;**

3 **(IV) CANCELLATION REQUIREMENTS; AND**

4 **(V) PROCEDURES FOR RESOLVING DISPUTES ABOUT**
5 **COVERAGE;**

6 **(3) HOMEOWNER'S INSURANCE AND RELATED POLICIES,**
7 **INCLUDING:**

8 **(I) MULTIPOLICY AND OTHER DISCOUNTS;**

9 **(II) WAYS TO LOWER PREMIUMS;**

10 **(III) ADEQUACY OF COVERAGE; AND**

11 **(IV) COVERAGE FOR FLOOD DAMAGE;**

12 **(4) LIFE INSURANCE, INCLUDING:**

13 **(I) TYPES OF POLICIES;**

14 **(II) CONSEQUENCES OF SURRENDERING A POLICY; AND**

15 **(III) CANCELLATION REQUIREMENTS; AND**

16 **(5) ANY OTHER TYPES OF INSURANCE THAT MAY BE OF INTEREST**
17 **TO THE PUBLIC.**

18 **(F) INSURANCE CARRIERS AND INSURANCE PRODUCERS MAY ACCEPT**
19 **APPLICATIONS FOR INSURANCE AT THE SYMPOSIUMS.**

20 **(G) THE PUBLIC MAY BE MADE AWARE OF THE SYMPOSIUMS THROUGH:**

21 **(1) PUBLIC SERVICE ANNOUNCEMENTS BY LOCAL MEDIA;**

22 **(2) ANNOUNCEMENTS BY FAITH-BASED ORGANIZATIONS;**

23 **(3) OUTREACH AT LOCAL HEALTH DEPARTMENT CLINICS; AND**

1 **(4) NOTIFICATION OF CIVIC GROUPS AND RESIDENT**
2 **ASSOCIATIONS, INCLUDING THE GROUPS LISTED IN THE BALTIMORE CITY**
3 **DEPARTMENT OF PLANNING’S COMMUNITY ASSOCIATION DIRECTORY.**

4 **(H) ANY SYMPOSIUM HELD UNDER THIS SECTION SHALL BE CALLED A**
5 **“MARYLAND INSURANCE INFORMATION DAY (MII DAY)”.**

6 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
7 October 1, 2012.